



**Fire Safety**

**At Your**

**Worship Center**



**THE  
PROTECTION  
SERIES**

# Church Mutual Insurance Company

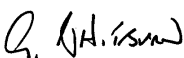
## The Specialist<sup>SM</sup>

The threat of fire is perhaps the single greatest danger your house of worship faces today. As a church insurance specialist, we've seen the devastation a fire can inflict — not just to buildings, but to furnishings and valuable equipment, too. And the emotional toll is often much greater than the financial loss.

This booklet has been prepared to show some of the practical steps you and your congregation can take to prevent a fire in your worship center. We've put these tips together in handy checklist form, so you can see how your facility rates for fire safety.

The first and most important step you can take is to make your whole congregation aware of the threat posed by fire. If your community has a fire or arson prevention program, I urge you and your congregation to become involved. Ask your local fire marshal or fire department for information. By starting your fire prevention program now, you're helping to protect your worship center and its members from possible loss and tragedy.

Sincerely,



Gerald Whitburn  
President  
Church Mutual Insurance Company

## Fire statistics: cause for alarm.



According to the National Fire Protection Association, there are over 2,000,000 reported fires each year. Thousands of these fires occur at worship centers, causing millions of dollars of damage.

But the ultimate tragedy is that nearly 30,000 American civilians are injured and 5,000 killed by fire every year — many in fires that were preventable.

## What causes fires in worship centers?



Arson is the leading cause of fires at worship centers. A fire may be deliberately set for a variety of reasons: as an act of vandalism or pyromania, to cover up evidence of other crimes (such as burglary), for some twisted sort of “revenge,” and in some cases even arson

for profit. In worship centers, vandalism and cover-up are common.

Arson prevention is really crime prevention. See “Crime-Proof Your Church,” another booklet in the Church Mutual Protection Series, or contact local police and fire departments for more information about arson.

Faulty wiring is the second most common cause of fires at worship centers. Many facilities are old, and in some instances may predate the use of electricity. Consequently, the wiring in some older buildings may not be adequate to handle the electrical demands of air conditioning, P.A. systems, organs, and other appliances and equipment found in worship centers today. If your building is more than 30 years old, you should probably have the wiring inspected by a qualified electrical contractor.

Other common causes of fires at worship centers are lightning, faulty furnaces and stoves, overheated organ motors, carelessness with smoking materials, and careless use of candles and Christmas decorations.

## Simple measures reduce risk of arson.

Worship centers are easy and frequent targets of arsonists. Though you cannot eliminate the risk of arson at your worship center, there are simple steps you can take to substantially reduce its likelihood.

OK	NEEDS WORK
<input type="checkbox"/>	<input type="checkbox"/> Maintain adequate exterior lighting to eliminate hiding places.
<input type="checkbox"/>	<input type="checkbox"/> Use motion detection lights to alert neighbors of activity.
<input type="checkbox"/>	<input type="checkbox"/> Put interior lighting on sequential timers to give the impression of occupancy and activity.
<input type="checkbox"/>	<input type="checkbox"/> Trim or remove shrubbery that block the view of possible entries to your building.
<input type="checkbox"/>	<input type="checkbox"/> Trim tree branches that might allow second story access.
<input type="checkbox"/>	<input type="checkbox"/> Ladders offer easy access to your roof. Store them properly.
<input type="checkbox"/>	<input type="checkbox"/> Install deadbolt locks with a minimum 1" throw on all outside doors (if your building codes permit).
<input type="checkbox"/>	<input type="checkbox"/> Keep all doors (including interior offices and closets) locked when unattended.
<input type="checkbox"/>	<input type="checkbox"/> Install locks on all basement, ground floor and second story windows.
<input type="checkbox"/>	<input type="checkbox"/> Make sure valuable items are not visible from the outside.
<input type="checkbox"/>	<input type="checkbox"/> Keep track of keys. Change locks periodically.
<input type="checkbox"/>	<input type="checkbox"/> Remove and secure gasoline and other fuel sources from inside and around your building.

**OK**      **NEEDS  
WORK**

- ☐      ☐ Request patrols by local police, especially if there has been arson activity in your community.
- ☐      ☐ Establish a neighborhood watch program. Notify law enforcement authorities of suspicious activity — do not confront suspects yourself.

For more detailed information about how to reduce the risk of arson, theft and vandalism, see “Crime-Proof Your Church,” another booklet in the Church Mutual Protection Series.

## Take an inside look at fire prevention.



To make your fire prevention program most effective, you should consider it an ongoing effort. For instance, you should make a quick tour of your building interior once a month.

Look for places where a fire might start — in piles of old rags, overloaded electrical sockets, etc. It just takes a moment to remedy these situations — and cut down your chances for a serious fire.

Take this booklet along and use it as a checklist. Make a note of any situations that need to be corrected, and get going on plans to improve your fire safety.

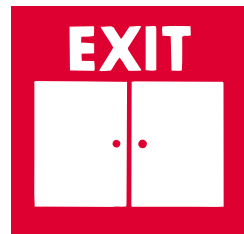
### Structural

**OK**      **NEEDS  
WORK**

- ☐      ☐ All exit doors should open outwards, with no locks or fasteners to prevent free escape from the inside of the building.
- ☐      ☐ Keep exits free of obstruction at all times.
- ☐      ☐ Make sure all exits are clearly marked with lighted signs.
- ☐      ☐ Have any remodeling, additions, or repairs inspected by the fire marshal for compliance with local fire codes.

**OK**      **NEEDS  
WORK**

- ☐      ☐ If your building is undergoing repairs, remodeling, or painting, make sure workers are following fire safety procedures. Blowtorches, painters’ rags, and roofers’ pots can be fire hazards.
- ☐      ☐ Have your furnace cleaned and professionally inspected once a year. Late summer or early fall is the best time — before the heating season.
- ☐      ☐ The walls and ceiling of the furnace room should be lined with a fire-resistant material such as concrete block or fire code sheet rock.
- ☐      ☐ The furnace room door should be lined with a fire-resistant material or be replaced with a UL-approved fire door.
- ☐      ☐ Keep furnace room door closed at all times. If you have a counter-weight closure, it should be enclosed in a shaft.



### Housekeeping

**OK**      **NEEDS  
WORK**

- ☐      ☐ Be careful with combustible decorations — especially around holidays. Keep flimsy paper and cloth decorations away from light bulbs, wiring, and other sources of heat or flame.
- ☐      ☐ Make sure all upholstery, draperies, and furnishings are fire-retardant fabrics.
- ☐      ☐ Use candles in your services only when ritual prohibits any substitute. Otherwise, use safe candle-type light bulbs. Only a bit of the symbolic nature is lost, but a large measure of safety is gained.

**OK** **NEEDS WORK**

- ☐ ☐ Check the organ frequently to make sure it's turned off. If left on, the motor can overheat or short out, causing a serious fire hazard.
- ☐ ☐ Most worship centers are smoke-free. However, if you do permit smoking, designate a special area for it, and provide an adequate number of safety-type ashtrays. Check ashtrays often for smoldering ashes or matches.
- ☐ ☐ Clean up debris from social gatherings on the same day and place in proper receptacles outside of building.
- ☐ ☐ Don't use the heating room for storage of combustibles.
- ☐ ☐ Don't keep any gasoline or gasoline-operated equipment on your premises, unless it is in a well-vented, fire-resistive enclosure.
- ☐ ☐ Keep kitchen ventilating hood filters clean and free of accumulated grease.
- ☐ ☐ Kitchen stove burners should be maintained in good condition. They should ignite as soon as the gas is turned on.

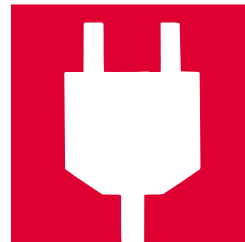


In times of emergency some churches serve as temporary shelters. This may be a worthy ministry but does add to your risk of fire, other property damage and injuries. If your church intends to serve as a temporary shelter, check first with local authorities to make sure you are not in violation of local habitation codes. It's also wise to provide supervision, prohibit smoking and cooking, and to install an early warning fire alarm. Keep your exits unobstructed at all times.

## Electrical

**OK** **NEEDS WORK**

- ☐ ☐ Check your fuse box to be sure you're using the proper size fuse for each circuit and that circuits are identified on the fuse box cover.
- ☐ ☐ Inspect all electrical cords and extension cords now in use. Get rid of any frayed, cracked, or dried out cords.
- ☐ ☐ See that all junction boxes and switch boxes are properly covered.
- ☐ ☐ Check all major appliances — refrigerators, water coolers, stoves, air conditioners, etc. — for proper connections and grounding.
- ☐ ☐ Make sure all wall sockets and light switches are equipped with face plates.



## Don't let your house of worship suffer from exposure.



Exposure fires — those originating outside and spreading to your building — can be caused by a number of things. Certainly the fire that spreads to your building from another building is a circumstance beyond your control, but you can help eliminate the most common causes of exposure fires with a bit of common sense.

**OK** **NEEDS WORK**

- ☐ ☐ Inspect your lightning rod system to make sure rods are properly in place. Wires should run unbroken to the ground, attached to ground rods sunk eight to ten feet into the ground.
- ☐ ☐ Be careful when burning leaves, grass, or trash. Don't do it near your building or in the presence of hazardous conditions such as a severe dry spell or high winds.
- ☐ ☐ Make sure your roof is fire-retardant.
- ☐ ☐ Keep the grounds clean, free from piles of leaves and rubbish. This way, vandals have less fuel to start a fire, too.
- ☐ ☐ Remove bird's nests from chimneys or steeples. You can prevent birds from rebuilding with wire mesh across openings.
- ☐ ☐ Keep chimneys clean, free of soot and other obstructions.

## Early warning systems.



Early warning systems range from battery-operated smoke detectors to hard-wired central station alarms. All provide valuable warning in case of fire.

As a minimal protection for the people in your worship center, install detectors throughout your building. Smoke detectors are preferred over heat detectors except in areas where heavy dust or other air particles would cause frequent false alarms.

Detectors should be cleaned and tested regularly. Batteries weaken over time. Replace them as recommended by the manufacturer or at least once a year.

## Fire extinguishing equipment.

### Portable fire extinguishers.



A fire extinguisher is a basic tool in fighting small fires. You should have at least one extinguisher for every 2,500 square feet, with a minimum of one extinguisher on each level of your building. Consult your local fire department to see if local laws require more.

Fire extinguishers are classified by types of fires on which they are effective.

**Type A** extinguishers are for ordinary combustibles such as paper, wood, cloth, or trash.

**Type B** extinguishers are for flammable liquids such as gasoline, paint, oil, tar, and grease.

**Type C** extinguishers are for use on electrical fires, including electrical equipment, motors, switchboards, wiring, and other electrical apparatus.

**Type K** extinguishers are for use in kitchens on combustible cooking media.

Because of their versatility, Church Mutual recommends the use of Class ABC (2A20BC or 2A40BC) extinguishers throughout your facility, except in kitchens. These extinguishers are light, easy to operate, and can be used on three classes of fires.

For your kitchen, provide a Class K extinguisher (2ACK or 2A1BCK or similar rating). It should be mounted near a kitchen exit and within 30 feet of cooking appliances, but not in the immediate area above or around them.

Church Mutual recommends that self generating, pressure-type extinguishers, such as soda-acid units, be removed from service. They can explode and cause serious injury.

**OK** **NEEDS WORK**

- ☐ ☐ Place extinguishers in conspicuous, easy-to-reach locations. There should be no more than 75 feet of travel to reach an extinguisher.
- ☐ ☐ The top of any heavy extinguisher should not be more than five feet above the floor.
- ☐ ☐ Operating instructions must be clearly legible. If an extinguisher is in a cabinet, place it so that instructions face outward.
- ☐ ☐ Employees and others who are regularly in your building should be familiar with operating instructions so no time is wasted reading them during a fire.
- ☐ ☐ Extinguishers should be inspected monthly by an employee or other trained person. Keep a record of each inspection.
- ☐ ☐ Take corrective action if there are any signs of tampering or damage.
- ☐ ☐ Have a professional inspect or recharge each extinguisher annually, and hydrostatically test them periodically. Each inspection, recharge, and test should be noted on a tag attached to the extinguisher.

## Standpipes and hoses.

While few worship centers have standpipe and hose systems, some older schools and office buildings still use them.

**OK** **NEEDS WORK**

- ☐ ☐ Trained personnel should inspect standpipes annually. Contact your local fire department for operational and inspection instructions.

**OK** **NEEDS WORK**

- ☐ ☐ There are two types of hoses — unlined linen and rubber lined. Rubber lined hoses have a shelf life of ten years. Ask your fire department to test and inspect these hoses annually. Replace them every ten years.
- ☐ ☐ Unlined linen hoses should not be tested. Do change the fold in these hoses every two years to avoid severe creasing or cracking. If an unlined linen hose is used, it should be taken to a fire department to dry out.



## Sprinklers.

“Wet” or “dry” sprinkler systems save lives and property. If your building has a sprinkler system, be sure it is connected to an audible alarm to help minimize water damage from accidental discharges and to warn anyone in the building that a fire may have started.

Follow testing and maintenance procedures provided by the installer or fire authorities in your area.



## Fire drills.

Your congregation should have a plan to follow in case of fire. Write out your fire exit routes and post them on bulletin boards around your building. Make sure there is an alternate or secondary exit and that it is marked adequately.



# If a fire should occur.

- 1. Warn everyone to leave the building.
- 2. Have someone call the fire department.
- 3. If it is a small fire, contained to the area where it started, use the nearest fire extinguisher, making sure it's the proper type. With your back toward a safe escape route, aim the extinguisher at the base of the fire and sweep from side to side. Discharge the entire contents of the extinguisher (some extinguishers may require slightly different action — be familiar with operating instructions).
- 4. If you have the slightest doubt whether or not you should attempt to fight the fire — get out! Let the fire department handle it — they're professionals.
- 5. If you've chosen not to fight the fire, conduct a head count once safely outside. See how many people are accounted for. DO NOT REENTER THE BUILDING. Inform the fire department of any missing people and let them conduct rescue operations.
- 6. Have the fire department call an ambulance for anyone injured.
- 7. As soon as practical, contact your insurance representative. This will help you get the fastest, fairest settlement of medical claims and property damage.



# For additional fire safety information, contact:

Church Mutual's Loss Control Department, the National Fire Protection Association, or your local fire department. In most cases, information is free.

## Emergency telephone numbers

Police \_\_\_\_\_

Fire \_\_\_\_\_

Ambulance \_\_\_\_\_

Hospital \_\_\_\_\_

Church Mutual **1-800-554-2642**.



## ***Other Protection Series Booklets.***

Contact Church Mutual or your Church Mutual representative or agent for additional copies of this booklet and for other booklets in the Church Mutual Protection Series.

- Church Safety Begins With People
- Make Activities Safer At Your Church
- Crime-Proof Your Church
- Maintaining Safety Away From Your Church
- Make Your Camping Activities Safer
- Protecting Your Church Against Cold Weather Damage and Energy Loss
- Safety Tips On A Sensitive Subject: Child Sexual Abuse
- The Road To Safer Transportation
- Severe Weather Protection For Your Church
- Recognizing Your Church's Liability Risks
- Insuring Your Church: Points To Consider
- Youth Safety And Your Church
- Safety At Your Playground



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